

Dream Catcher

Winter 2002

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HUD Holds Training on Section 184 Indian Housing Loan Program

Staff from HUD's Office of Native American Programs, Office of Loan Guarantee, recently came to Mesa, Arizona—near Phoenix—to promote their Section 184 Loan Guarantee Program. The training drew more than 100 participants, about half of whom were private sector lenders eager to learn more

respective loan processes, programs, and rules.

The two-day training will be held again March 20-21 in Minneapolis, Minnesota and July 9-10 in Boise, Idaho. The course is offered free of charge; however, space is limited so participants are encouraged to



Lanalle Smith and Theresa Upshaw, both with the Navajo Partnership for Housing; and Roberta Drake, from the Navajo Housing Authority, take a break during the 184 Loan Guarantee Training Course in Mesa, Arizona

about the program. "Section 184" creates mortgage options for homebuyers and encourages lenders to make home loans in Indian Country to individual Native Americans, tribes, and tribally designated housing entities.

Representatives from the Bureau of Indian Affairs, the U.S. Department of Agriculture's Rural Development, and the U.S. Department of Veterans Affairs discussed their

register early. Call ONAP's training information line at (703) 934-3392 (or, TDD 703-934-3230) for more details, or register on-line at www.codetalk.fed.us/HUD_ONAP.html.

If you cannot make the training but would like more information on the Section 184 program, please visit the website at www.codetalk.fed.us/loan184.html or call (800) 561-5913.



Technical Assistance Tip

Helpful HUD Programs



The U.S. Department of Housing and Urban Development offers a number of grant programs that can prove beneficial to tribes. Specifics for many of these programs, including funding amounts, eligibility criteria, and applicant deadlines, are published each year in HUD's SuperNOFA (Notice of Funding Availability).

Here are a few opportunities to look into:

Alaska Native/Native Hawaiian Institutions Assisting Communities — This program assists Alaska Native and Native Hawaiian institutions of higher education in addressing community development needs, including neighborhood revitalization, housing, and economic development. For information, contact Jane Karadbil at 202-708-1537 ext. 5918 or by email at Jane_R_Karadbil@hud.gov.

Community Outreach Partnership Centers — Provides funds to community colleges, four-year colleges, and universities to establish and operate Community Outreach Partnership Centers to address the problems of urban areas. For information, contact Jane Karadbil at 202-708-1535 ext. 5918 or by email at Jane_R_Karadbil@hud.gov.

Healthy Homes — This program funds projects that correct multiple safety and health hazards in the home environment that produce serious diseases and injuries in children. Separate grants fund research programs and demonstration and education programs. For information, contact Karen Williams at 202-755-1785 or by email at Karen_L_Williams@hud.gov.

Lead-Based Paint Hazard Control Program — Funding recipients identify and control lead-based paint hazards in eligible privately-owned housing (both renter- and owner-occupied) in partnership with community-based organizations. For information, contact Karen Williams at 202-755-1785 or by email at Karen_L_Williams@hud.gov.

Resident Opportunities and Self-Sufficiency (ROSS) Program — By providing supportive services and resident empowerment activities, grant recipients promote economic self-sufficiency among residents. For information, contact Carol Quinlan at 303-675-1690 ext. 3313 or by email at Carol_A_Quinlan@hud.gov.

Rural Housing and Economic Development Program (RHED) — Supports innovative housing and economic development activities in rural areas. For information, contact

Peter Petrunich at 303-675-1690 ext. 3320 or by email at Peter_J_Petrunich@hud.gov.

Section 202: Supportive Housing for the Elderly — Section 202 funds can be used to expand the supply of elderly housing in tribal communities, provide supportive services, and subsidize rent for elderly residents. For information, contact Aretha Williams at 202-708-2866 or by email at Aretha_M_Williams@hud.gov.

Section 811: Supportive Housing for Persons with Disabilities Program — Funds may be used to construct, rehabilitate, or acquire structures for very low-income persons with disabilities and to provide rent subsidies for disabled residents. For information, contact Gail Williamson at 202-708-2866 or by email at Gail_Williamson@hud.gov.

Tribal Colleges and Universities Program — This program enables tribal colleges to build, expand, renovate, and equip their facilities, especially facilities available to the larger community. Projects must benefit low- and moderate-income persons or meet other community development needs. For information, contact Jane Karadbil at 202-708-1537 ext. 5918 or by email at Jane_R_Karadbil@hud.gov.

For more information,
call the HUD SuperNOFA Information Center at
1-800-HUD-8929
(or, TTY: 1-800-HUD-2209)

Second Inter-Agency Conference on Strategic Planning for Indian Country: "Setting the Plan in Motion"

The Second Inter-Agency Conference on Strategic Planning for Indian Country: "Setting the Plan in Motion," will be held May 7-9 in Orlando, Florida, at the Orlando Expo Centre. The Seminole Tribe of Florida will host the Conference and supporters include the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture's Rural Development, the Environmental Protection Agency, the Bureau of Indian Affairs, the Indian Health Service, and the U.S. Department of Justice.

The Conference will bring together tribal community planners, Federal agency officials, lenders, representatives from nonprofits, and others who share a commitment to improving the quality of life in Native communities. Participants will explore ways they can work together to achieve common goals.



Chad Smith
Principal Chief of the
Cherokee Nation of Oklahoma

Federal officials have collaborated with tribal representatives to design a dynamic agenda for the Conference.

Topics to be explored at break-out sessions will include:



Bryon Mallott
President and CEO of the
First Alaskans Foundation

Environment and Infrastructure, Housing Program Administration, Tribal Economic Development, Healthy Tribal Communities, Safeguarding Tribal Legal Rights, and Strategic Housing Development. These sessions will focus on real-world applications of tribal planning concepts. Participants will leave the sessions equipped to make decisions that have an immediate impact on their communities.

The Conference will feature three prominent Native Americans who will address participants at plenary sessions.

Dr. Theodore S. Jojola was a plenary speaker at the First Strategic Planning Conference, held in California in November 2000. His well-received presentation featured the concept of an indigenous planning framework, based on land tenure, as a strategic approach to community development. Dr. Jojola is a professor at the University of New Mexico's School of Architecture and Planning.

Bryon Mallott is the Clan Leader

of the KwaashKiKwaan Clan of the Raven People of Yakutat, and the President and Chief Executive Officer of the First Alaskans Foundation. He has extensive experience both in the public and private sectors. He has held several elective offices and was appointed by three of Alaska's Governors to the Alaska Permanent Fund Corporation's Board of Trustees.

Chad Smith is the Principal Chief of the Cherokee Nation of Oklahoma. He has a strong background in Indian law, Indian business, and Indian government. His private law practice has taken on many test cases designed to protect and expand the sovereignty of Indian Nations.

Register for the Conference online at:

www.circlesolutions.com/onap.

A \$65 registration fee will include a reception on Day One and a luncheon on Day Three. The Orlando Marriott Downtown, adjacent to the Orlando Expo Centre, will serve as the Conference

Dr. Theodore
Jojola
University of New
Mexico School of
Architecture and
Planning



Headquarters. Call 800-574-3160 by April 5 to make hotel reservations and mention the "Native American Summit" to receive the special Conference rate.

Call the Conference Information Line at 703-902-1236 for more details.

Indian Children Benefit from USDA's Summer Food Service Program

The U.S. Department of Agriculture's Summer Food Service Program (SFSP) helps fill the hunger gap.

"Good nutrition is essential for effective learning every day, all year long," said Stan Garnett, Director of the Child Nutrition Division of USDA's Food and Nutrition Service. "The Summer Food Service Program helps children get the nutrition they need to learn, play, and grow throughout the summer months when they are out of school."



The SFSP is the single largest Federal resource available for local sponsors who want to combine a feeding program with a summer activity program. SFSP sponsors receive payments for serving healthy meals and snacks to children and teenagers, 18 years and younger, at approved sites in low-income areas.

Schools, public agencies, and private nonprofit organizations may apply to sponsor the program. Your State education department can tell you how. Sponsors receive training to learn how to plan, operate, and monitor a successful food service program.

"The program draws children into supervised activities that are safe, fun, and filled with learning opportunities," Mr. Garnett said.



"Children benefit nutritionally by receiving complete, wholesome meals, and parents benefit from some help in stretching their food dollars."

Contact your State education department (in most States) to learn more about the Summer Food Service Program. There is also a list of State contacts at this website: www.fns.usda.gov/cnd/summer, along with other useful information on SFSP.



Also see the website at www.cfs.usda.gov/public/viewprog.asp?progid=92 for more program details.

Here are three communities that have successfully used the SFSP to serve low-income Indian children:

Kickapoo Traditional Tribe of Texas, in Eagle Pass, Texas

The summer youth programs of the Kickapoo Traditional Tribe of Texas are able to provide free meals and a range of enrichment and recreational activities to children during the summer. In an area where 92% of the children qualify for free or reduced price school meals, the Kickapoo SFSP provides about 160 Indian children with free breakfast and lunch everyday.

Their SFSP serves all the children at one site, a Head Start building that

would otherwise be closed during the summer. Most of the children who participate in the program attend other summer activities during the day on different parts of the reservation, including summer school, arts and crafts activities, sports and at-risk intervention programs.



Frontier School, in Red Rock, Oklahoma

Serving a population that is 50% American Indian, the program also promotes and maintains the children's math and reading scores. Teen tutors are hired to assist with the program and provide individual attention to each child. Because children in the community do not have access to a public library, swimming pool, or certain community organizations, partnerships were formed to provide the children with these opportunities.

Parks & Recreation Department and Public Schools of Collier County, in Naples, Florida

In 1998, the Collier County Public School System partnered with the Parks & Recreation Department to provide migrant children of Immokalee with summer meals. During the farming season, the community swells from 19,000 to about 38,000 people of Hispanic, Haitian, American Indian and African American ethnicity. The Department started the summer program after seeing the number of children who were not eating breakfast, despite the high percentage (over 90%) of families that were eligible for free or reduced-price meals.

Veterans Affairs Direct Home Loan Program for Native Americans Extended through 2005

On December 27, President Bush signed Public Law 107-103, The Veterans Education and Benefits Expansion Act of 2001. The Act extends the VA's Direct Loan Program for Native American veterans through December 2005.

This program is designed for Native American veterans living on trust land. The U.S. Department of Veterans Affairs (VA) issues the loans, not private lenders. The maximum loan amount is \$80,000, but may be increased by the Secretary as needed in high-cost areas. Loan interest rates are competitive with the mortgage market. Loans can be used to refinance an existing VA direct loan, or to purchase, construct, or improve a home on tribal trust land or allotted trust land.

To participate, a veteran's tribe or other appropriate tribal organization must sign a Memorandum of Understanding (MOU) with VA and adopt appropriate ordinances and procedures addressing residential leases, leasehold mortgages, foreclosures and evictions. About 60 tribes currently have an MOU in place with VA.

Sample procedures and ordinances can be found at this website:
www.homeloans.va.gov/mou.html.

Acceptable model documents, good for VA, HUD, and USDA home financing programs, are also at:
www.codetalk.gov.

Once the tribe has an MOU in place, the veteran should take these five steps:

1. Ensure the lease or allotment is recorded at the tribal recording

office or at the Bureau of Indian Affairs, whichever is appropriate.

2. Apply for a Certificate of Eligibility. To get one, download and complete VA Form 26-1880 ("Request for Determination of Eligibility and Available Loan Guaranty Entitlement"), from VA's website, www.homeloans.va.gov, or contact your local VA office to request this form. After completing the form, submit it, along with the required documentation noted on the form, to the appropriate VA Eligibility Center (instructions are on the back of the form).

3. Decide on a home to buy and sign a purchase agreement or a contract with the builder. Make sure the contract or purchase agreement includes a provision making it void if the VA direct loan is not approved for any reason.

4. Contact the local housing authority or the local VA office to apply for the loan. An appraisal of the property will be ordered, in addition to verification of the veteran's income and credit history.

5. Close the loan and move in!

For more information, veterans should contact their local tribally designated housing entity, or the nearest VA Regional Office. To locate Regional Offices, call the VA's toll-free information number, 1-800-827-1000.

The VA also issues direct grants to disabled veterans so their homes can be modified to accommodate their special needs. The Act recently signed by President Bush increases the grant amounts available under this program. For more information, disabled veterans should contact their local VA Regional Office or see the

website at
www.homeloans.va.gov/sah.htm.

VA's mission is to serve America's veterans and their families with dignity and compassion and be their principal advocate in ensuring that they receive medical care, benefits, social support, and lasting memorials promoting the health, welfare, and dignity of all veterans in recognition of their service to this Nation.

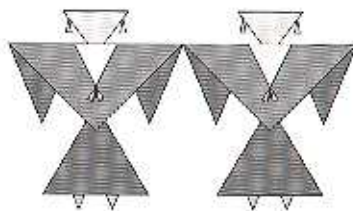


Handspring Foundation Grants Help Youth

The Handspring Foundation provides product donations and grants ranging from \$1,000 to \$25,000 to nonprofit organizations that help at-risk children and youth.

The Foundation prefers to support programs that (1) use the arts, technology or sports to help youth; (2) provide direct child health services; and (3) assist youth who are victims of abuse, neglect, and homelessness.

For 2002, application deadlines are May 1, August 1, and November 1. For more information, see the Foundation's website at www.handspring.com/company/foundation.



Native American Finance Officers Association Publishes Guidance for Tribes

The Native American Finance Officers Association has recently published the first authoritative accounting guidance specifically written for tribal governments. NAFOA calls the publication the *New Financial Reporting Model for Tribal Governments, Implementation Guide for GASB34*.

Indian tribes are considered governments for accounting and auditing purposes; however, they differ in substantial and fundamental ways from U.S. State and local governments. The *Guide* offers answers and guidance to specific questions relevant to tribal governments and includes sample financial statements and adjusting entries.

The *Guide* will assist all tribal controllers, accountants, auditors (internal and external), treasurers,

and other users of tribal government financial statements, including Federal agencies.

NAFOA worked cooperatively with the Governmental Accounting Standards Board to publish the *Guide* and will continue to work with GASB through its representative on GASB's Advisory Council, Corrine Wilson (Paiute-Shoshone). Ms. Wilson lives in Reno, Nevada and works for the CPA firm of Egghart & Associates. She will continue to advocate for tribal governments as guided by the NAFOA board and its membership.

The *Guide* can be ordered through the NAFOA website at www.nafoa.org, or by calling 920-869-7172. For technical discussion or clarification of items in the *Guide*, contact Corrine Wilson through the NAFOA website, or at 775-827-5999

Smithsonian Institution Offers Native American Internships

Native American students can pursue internship projects related to Native American topics, using resources at the Smithsonian. Appointments are spent in residence at the Institution's facilities under the supervision of Smithsonian staff. Appointments of 10 weeks are available to undergraduate or graduate students, and provide stipends of \$350 per week, plus a travel allowance.

For the fall term, the application deadline is June 1. Applications can be downloaded at www.si.edu/ofg/intern.htm.

For more information, contact the Office of Fellowships, Smithsonian Institution; 750 Ninth St., NW, Suite 9300; Washington, DC; 20560-0902. Or, call 202-275-0655. Email siofg@ofg.si.edu.



NEA's Challenge America Fast Track Grants

The National Endowment for the Arts is accepting applications for its Challenge America Fast Track Grants program. The program provides grants of \$5,000 or \$10,000 to arts organizations and community groups that are working together in rural or underserved areas to highlight the potential of the arts to address key community concerns. The application deadline is May 1, 2002. For more information, visit the website at: www.nea.gov/guide/Challenge02/ChallengeIndex.html.

SCA Offers Conservation Internships

The Student Conservation Association (SCA) is America's largest and oldest provider of national and community conservation service opportunities, outdoor education and career training for youth. SCA volunteers and interns annually perform more than one million hours of conservation service in national parks, forests, refuges, and urban areas in all 50 states.

The SCA's mission is "to build the next generation of conservation leaders and inspire lifelong stewardship of our environment and communities by engaging young people in hands-on service to the land."

SCA internships are open to anyone at least 18 years old with a high school diploma or its equivalent. There are also youth programs for ages 15-19.

SCA's partner agencies include the Bureau of Land Management, the U.S. Forest Service, the National Park Service, and the U.S. Fish and Wildlife Service.

To find out more, write to SCA; PO Box 550; Charlestown, NH; 03603. Call 603-543-1700 or visit www.sca-inc.org/vol/raca/raca.htm.



March 2002

March 7-8 - National Criminal Justice Association and Integrated Justice Information Systems Institute "Decision Maker Seminars on Emerging Technologies for Integrated Justice," Boston, MA. Call 202-624-1440 or visit www.ncja.org.

March 11-14 - National American Indian Housing Council Leadership Institute 2002 "Procurement & Contract Administration," Las Vegas, NV. For information, call 1-800-284-9165 or 202-789-1754.

March 13-17 - Consortium for Housing and Asset Management presents a Nonprofit Housing Management Specialist Course in Denver, CO. A Certified Housing Asset Manager (CHAM) course to explore issues of asset management and responsible management of affordable housing. The course is the first prerequisite in the new CHAM program. For more information, visit www.cham.org.

March 19-20 - Native eEDGE Training, "Strategies for Creating Sustainable Economic Development," in Oklahoma City. This interagency initiative with the Harvard Program on American Indian Economic Development will facilitate sustainable economic development in Indian Country. Coordinated by HUD's Office of Native American Programs, Native eEDGE. For registration information, call 703-934-3392.

March 20-21 - Training on the Section 184 Indian Housing Loan Guarantee Program, sponsored by HUD. Crown Plaza North Star, Minneapolis, MN. Registration is FREE, but space is limited. You must register by fax, mail, or on-line at http://www.codetalk.fed.us/HUD_ONAP.html. Call 703-934-3392 (TDD 703-934-3230) for information or a registration form.

March 24-26 - National Indian Education Association Legislative Summit, Wyndham Hotel, Washington, DC.

March 25-28 - National American Indian Housing Council Leadership Institute 2002 "Resident Services Programs," Denver, CO. For information, call 1-800-

284-9165 or 202-789-1754.

March 26-28 - California Area Annual IHS/Tribal Leaders Consultation Conference, Reno, NV.

March 26-28 - National Indian Health Board Annual Consumer Conference, Denver, CO. Adams Mark Hotel - Reservations: (800) 444-2326 - Telephone: (303) 893-3333 - Fax: (303) 626-2543

April 2002

April 2-6 - Neighborhood Reinvestment Training Institute, Chicago, IL. Designed for practitioners in Indian Country and includes developing homeownership programs, capitalizing loan funds, and instructor training for Native American personal financial skills programs. Scholarships for tuition and travel expenses are available. For more information, call (800) 438-5547.

April 8-9 - National American Indian Housing Council Leadership Institute 2002 "Low Income Housing Tax Credit Financing Seminar," Albuquerque, NM. For information, call 1-800-284-9165 or 202-789-1754.

April 9-10 - Native eEDGE Training, "Strategies for Creating Sustainable Economic Development," in Portland, OR. For registration information, call 703-934-3392.

April 10-11 - National American Indian Housing Council Leadership Institute 2002 "Tax Exempt Bond Financing Seminar," Albuquerque, NM. For information, call 1-800-284-9165 or 202-789-1754.

April 11-13 - 8th Annual Leadership Academy & American Indian Business Leaders' Business Trade Show Competition, at the Salish & Kootenai tribally owned Best Western Kwataqnuik Resort in Polson, MT. (406) 243-4879 or <http://aibldtcc.tripod.com/aibl>.

April 14-17 - National Indian Child Welfare Association "The Lessons of a Stolen Generation" 20th Annual "Protecting Our Children" National American Indian Conference on Child Abuse and Neglect, Duluth, MN.

April 22-24 - 14th Annual Indian Health Service Research Conference, Albuquerque, NM.

April 28-May 2 - National American Indian Housing Council Leadership Institute 2002 "Homebuyer Education," Albuquerque, NM. For more details call 1-800-284-9165 or 202-789-1754.

April 29-May 2 - The National Center for American Indian Enterprise Development presents the "Reservation Economic Summit & American Indian Business Trade Fair," the premier American Indian Business Conference at the Hyatt Regency in New Orleans, LA. Keynote speakers include Federal government officials and John Echowhawk, of the Native American Rights Fund. For more information, visit www.ncaied.org or call 800-4-NCAIED.

May 2002

May 6-9 - National American Indian Housing Council Leadership Institute 2002 "Financial Management & Internal Controls," Seattle, WA. For details, call 1-800-284-9165 or 202-789-1754.

May 7-9 - The Second Inter-Agency Conference on Strategic Planning for Indian Country, "Setting the Plan in Motion," co-sponsored by HUD, USDA, and IHS. Orlando Expo Centre, Orlando, FL. (This Conference was originally scheduled for November 2001.)

June 2002

June 16-19 - National Congress of American Indians Mid-Year Session, Radisson Inn Bismarck, 800 S. Third Street, Bismarck, ND.

June 17-19 - National American Indian Housing Council Convention in San Diego, CA. To register, visit naihc.indian.com, or call 888-526-1242.

June 23-25 - National Fair Housing Alliance's annual conference at the Hyatt Regency in Washington, DC. For information, call 202-898-1661 or visit www.nationalfairhousing.org.





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